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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 1-31 are canceled, and new claims 32-45 are added in their place. It is believed that each of claims 32-45 patentably defines over the prior art including the prior art references of record.

Applicant notes the Examiner's inquiries (1) and (2) at the end of the Office Action. With regard to inquiry (1), neither the Applicant nor the Applicant's counsel is aware of any non-patent literature discussing the products and activities of "ATM Cardpay". Applicant's counsel believes that "ATM CARDPAY" may be a registered trademark of ATM Communications International, Inc. who is the assignee of U.S. Patent Nos. 5,265,033 and 5,473,143. With regard to inquiry (2), notwithstanding the date of use, enclosed herewith are articles relating to companies developing products and/or services and engaging in the sale of products and/or services of similar scope to the inventions of claims 32-45.

Claim 32 recites an automated terminal for purchasing additional service time for a telephone service account. The automated terminal comprises means for receiving account details associated with a telephone service account from a user. Means is provided for receiving payment from a user. Means is provided for communicating with a remote system to credit service time to a telephone service account based upon account details received from a user and amount of payment received from the user.

None of the prior art including the prior art references of record discloses or suggests an automated terminal for purchasing additional service time for a telephone service account, wherein the automated terminal comprises means for communicating with a remote system to credit service time to a telephone service account based upon account details received from a user and amount of payment received from the user. Thus, claim 32 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 33 recites a self-service terminal for enabling a telephone user to purchase additional telephone service time for a telephone service account. The self-service terminal

comprises input receiving means for receiving account details associated with a telephone service account from a telephone user. Payment receiving means is provided for receiving payment from a telephone user to pay for purchase of additional telephone service time for a telephone service account. Control means is provided for communicating with a remote system to credit service time to a telephone service account identified by account details received from a telephone user when payment is received from the telephone user.

None of the prior art including the prior art references of record discloses or suggests a self-service terminal for enabling a telephone user to purchase additional telephone service time for a telephone service account, wherein the self-service terminal comprises input receiving means for receiving account details associated with a telephone service account from a telephone user, payment receiving means for receiving payment from a telephone user to pay for purchase of additional telephone service time for a telephone service account, and control means for communicating with a remote system to credit service time to a telephone service account identified by account details received from a telephone user when payment is received from the telephone user. Thus, claim 33 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 34 depends from claim 33 and is allowable for the reasons claim 33 is allowable and for the specific limitations recited therein. Claim 34 further recites that the payment receiving means includes means for receiving payment in the form of currency. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 34 in combination with the structure recited in claim 33. Thus, claim 34 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 35 depends from claim 33 and is allowable for the reasons claim 33 is allowable and for the specific limitations recited therein. Claim 35 further recites that the payment receiving means includes means for receiving payment in the form of credit. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 35 in combination with the structure recited in claim 33. Thus, claim 35 patentably

defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 36 recites a self-service terminal for allowing a mobile telephone service user to purchase additional mobile telephone service time for a mobile telephone service account. The self-service terminal comprises a first device for receiving account details of the mobile telephone service account from the mobile telephone service user. A second device is provided for receiving currency from the mobile telephone service user. A third device is provided for communicating with a remote information handling system to credit mobile telephone service time to the mobile telephone service account based upon account details of the mobile telephone service account received from the mobile telephone service user and the amount of currency received from the mobile telephone service user.

None of the prior art including the prior art references of record discloses or suggests a self-service terminal for allowing a mobile telephone service user to purchase additional mobile telephone service time for a mobile telephone service account, wherein the self-service terminal comprises a first device for receiving account details of the mobile telephone service account from the mobile telephone service user, a second device for receiving currency from the mobile telephone service user, and a third device for communicating with a remote information handling system to credit mobile telephone service time to the mobile telephone service account based upon account details of the mobile telephone service account received from the mobile telephone service user and the amount of currency received from the mobile telephone service user. Thus, claim 36 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 37 depends from claim 36 and is allowable for the reasons claim 36 is allowable and for the specific limitations recited therein. Claim 37 further recites that the payment receiving means includes means for receiving payment in the form of currency. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 37 in combination with the structure recited in claim 36. Thus, claim 37 patentably

defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 38 depends from claim 36 and is allowable for the reasons claim 36 is allowable and for the specific limitations recited therein. Claim 38 further recites that the payment receiving means includes means for receiving payment in the form of credit. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 38 in combination with the structure recited in claim 36. Thus, claim 38 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 39 recites an automated teller machine (ATM) for allowing a mobile telephone service user to carry out a cash dispensing transaction and to purchase additional mobile telephone service time for a mobile telephone service account. The ATM comprises an ATM user interface for (i) allowing the mobile telephone service user to provide transaction details of a cash dispensing transaction when the mobile telephone service user desires to carry out a cash dispensing transaction, and (ii) allowing the mobile telephone service user to provide account details of the mobile telephone service account when the mobile telephone service desires to purchase additional mobile telephone service time for the mobile telephone service account. A cash dispenser is provided for dispensing cash to the mobile telephone service user when the mobile telephone service user carries out a cash dispensing transaction. A payment acceptor is provided for allowing the mobile telephone service user to pay for purchase of additional mobile telephone service time for the mobile telephone service account when the mobile telephone service user purchases additional mobile telephone service time for the mobile telephone service account. A controller is provided for communicating with a remote information handling system to credit available mobile telephone service time to the mobile telephone service account when the mobile telephone service user provides account details of the mobile telephone service account and the mobile telephone service user pays for available mobile telephone service time credited to the mobile telephone service account.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) for allowing a mobile telephone service user to carry out

a cash dispensing transaction and to purchase additional mobile telephone service time for a mobile telephone service account, wherein the ATM comprises an ATM user interface for (i) allowing the mobile telephone service user to provide transaction details of a cash dispensing transaction when the mobile telephone service user desires to carry out a cash dispensing transaction, and (ii) allowing the mobile telephone service user to provide account details of the mobile telephone service account when the mobile telephone service desires to purchase additional mobile telephone service time for the mobile telephone service account, a cash dispenser for dispensing cash to the mobile telephone service user when the mobile telephone service user carries out a cash dispensing transaction, a payment acceptor for allowing the mobile telephone service user to pay for purchase of additional mobile telephone service time for the mobile telephone service account when the mobile telephone service user purchases additional mobile telephone service time for the mobile telephone service account, and a controller for communicating with a remote information handling system to credit available mobile telephone service time to the mobile telephone service account when the mobile telephone service user provides account details of the mobile telephone service account and the mobile telephone service user pays for available mobile telephone service time credited to the mobile telephone service account. Thus, claim 39 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 40 depends from claim 39 and is allowable for the reasons claim 39 is allowable and for the specific limitations recited therein. Claim 40 further recites that the payment acceptor includes a cash acceptor for accepting payment in the form of cash. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 40 in combination with the structure recited in claim 39. Thus, claim 40 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 41 depends from claim 39 and is allowable for the reasons claim 39 is allowable and for the specific limitations recited therein. Claim 41 further recites that the payment acceptor includes a credit card acceptor for accepting payment in the form of credit. None of

the prior art including the prior art references of record discloses or suggests the structure recited in claim 41 in combination with the structure recited in claim 39. Thus, claim 41 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 42 recites a method of operating an automated terminal for purchasing additional service time for a telephone service account. The method comprises receiving account details associated with a telephone service account from a user, receiving payment from a user, and communicating with a remote system to credit service time to a telephone service account based upon account details received from a user and amount of payment received from the user.

None of the prior art including the prior art references of record discloses or suggests a method of operating an automated terminal for purchasing additional service time for a telephone service account, wherein the method comprises receiving account details associated with a telephone service account from a user, receiving payment from a user, and communicating with a remote system to credit service time to a telephone service account based upon account details received from a user and amount of payment received from the user. Thus, claim 42 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 43 recites a method of operating a self-service terminal for enabling a telephone user to purchase additional telephone service time for a telephone service account. The method comprises receiving account details associated with a telephone service account from a telephone user, receiving payment from a telephone user to pay for purchase of additional telephone service time for a telephone service account, and communicating with a remote system to credit service time to a telephone service account identified by account details received from a telephone user when payment is received from the telephone user.

None of the prior art including the prior art references of record discloses or suggests a method of operating a self-service terminal for enabling a telephone user to purchase additional telephone service time for a telephone service account, wherein the method comprises receiving account details associated with a telephone service account from a

telephone user, receiving payment from a telephone user to pay for purchase of additional telephone service time for a telephone service account, and communicating with a remote system to credit service time to a telephone service account identified by account details received from a telephone user when payment is received from the telephone user. Thus, claim 43 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 44 recites a method of operating a self-service terminal for allowing a mobile telephone service user to purchase additional mobile telephone service time for a mobile telephone service account. The method comprises receiving account details of the mobile telephone service account from the mobile telephone service user, receiving currency from the mobile telephone service user, and communicating with a remote information handling system to credit mobile telephone service time to the mobile telephone service account based upon account details of the mobile telephone service account received from the mobile telephone service user and the amount of currency received from the mobile telephone service user.

None of the prior art including the prior art references of record discloses or suggests a method of operating a self-service terminal for allowing a mobile telephone service user to purchase additional mobile telephone service time for a mobile telephone service account, wherein the method comprises receiving account details of the mobile telephone service account from the mobile telephone service user, receiving currency from the mobile telephone service user, and communicating with a remote information handling system to credit mobile telephone service time to the mobile telephone service account based upon account details of the mobile telephone service account received from the mobile telephone service user and the amount of currency received from the mobile telephone service user. Thus, claim 44 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 45 recites a method of operating an automated teller machine (ATM) for allowing a mobile telephone service user to carry out a cash dispensing transaction and to purchase additional mobile telephone service time for a mobile telephone service account. The method comprises receiving transaction details of a cash dispensing transaction when the

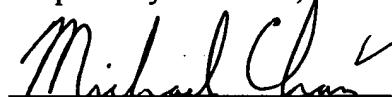
mobile telephone service user desires to carry out a cash dispensing transaction, receiving account details of the mobile telephone service account when the mobile telephone service desires to purchase additional mobile telephone service time for the mobile telephone service account, dispensing cash to the mobile telephone service user when the mobile telephone service user carries out a cash dispensing transaction, accepting payment from the mobile telephone service user for purchase of additional mobile telephone service time for the mobile telephone service account when the mobile telephone service user purchases additional mobile telephone service time for the mobile telephone service account, and communicating with a remote information handling system to credit available mobile telephone service time to the mobile telephone service account when the mobile telephone service user provides account details of the mobile telephone service account and the mobile telephone service user pays for available mobile telephone service time credited to the mobile telephone service account.

None of the prior art including the prior art references of record discloses or suggests a method of operating an automated teller machine (ATM) for allowing a mobile telephone service user to carry out a cash dispensing transaction and to purchase additional mobile telephone service time for a mobile telephone service account, wherein the method comprises receiving transaction details of a cash dispensing transaction when the mobile telephone service user desires to carry out a cash dispensing transaction, receiving account details of the mobile telephone service account when the mobile telephone service desires to purchase additional mobile telephone service time for the mobile telephone service account, dispensing cash to the mobile telephone service user when the mobile telephone service user carries out a cash dispensing transaction, accepting payment from the mobile telephone service user for purchase of additional mobile telephone service time for the mobile telephone service account when the mobile telephone service user purchases additional mobile telephone service time for the mobile telephone service account, and communicating with a remote information handling system to credit available mobile telephone service time to the mobile telephone service account when the mobile telephone service user provides account details of the mobile telephone service account and the mobile telephone service user pays for available mobile telephone service time credited to the mobile telephone service account. Thus, claim 45

patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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